9/17/84 S4710-2(U) A

# ANNUAL REPORT

## FISCAL 1983

**DIVISION OF WORKERS' COMPENSATION**

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## PREFACE

The Division of Workers' Compensation has the mission of conserving the working person's earning power. It does this by:

Assisting employers' prevention of accidents and occupational disease,

Ensuring compensation to offset wage loss and medical costs due to accident, occupational disease and crime, and

Encouraging the retraining of workers who need to learn new work skills to overcome incapacities caused by accident or disease in the workplace.

This has been the mission of the Division (previously the Industrial Accident Board) since 1915, when the first compensation act was passed in Montana. This is the sixty-ninth publication of the annual report and presents the Division's activities for the fiscal year ended June 30, 1983. For further information please direct your inquiries to Division of Workers' Compensation, 5 S. Last Chance Gulch, Helena, Montana 59601.

Gary L. Blewett
Division Administrator

## SECTION I
## DIVISION ADMINISTRATION

The Division was created to administer several laws relating to the industrial operations in this state. These include the administration of industrial safety laws, as well as the payment of benefits to workers injured in the course and scope of employment. The laws set forth below are under the administrative jurisdiction of the Division, with reference made to the title and chapter numbers in the Montana Code Annotated:

Industrial Safety

1. Occupational Safety Act, Title 50, Chapter 71
2. Safety in Mines Other Than Coal Mines, Title 50, Chapter 72
3. Safety in Coal Mines, Title 50, Chapter 73
4. Boilers and Steam Engines, Title 50, Chapter 74
5. Hoisting Engines, Title 50, Chapter 76

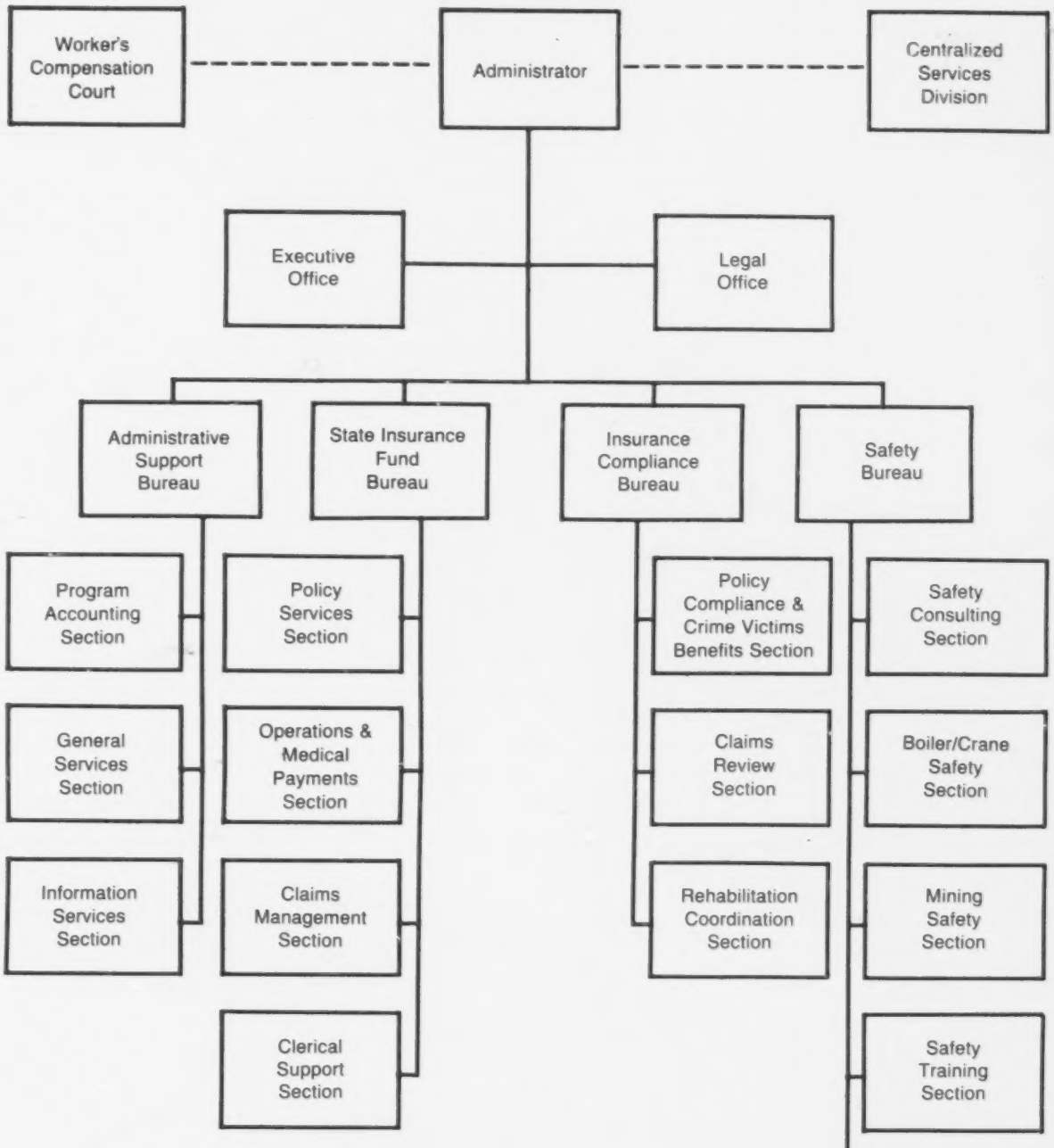
Compensation Systems

1. Volunteer Firefighters' Compensation Act, Title 19, Chapter 12
2. Silicosis Benefits Law, Title 39, Chapter 73
3. Crime Victims' Compensation Act, Title 53, Chapter 9
4. Workers' Compensation Act, Title 39, Chapter 71
5. Occupational Disease Act, Title 39, Chapter 72
6. Referral of Disabled Workers for Vocational Rehabilitation, Title 39, Chapter 71

With the assistance of immediate supervisory personnel, the Division Administrator provides overall management to the Division.

The agency is divided into four major bureaus which provide the following services: Administrative Support gives needed overall support services to all bureaus and units; the State Compensation Insurance Fund operates a state administered insurance system which allows employers an option for obtaining workers' compensation insurance in Montana; Insurance Compliance reviews the payment of workers' compensation benefits by self-insured employers and private insurance carriers; and Safety administers the occupational safety laws.

DEPARTMENT OF LABOR & INDUSTRY
DIVISION OF WORKERS' COMPENSATION
FUNCTIONAL ORGANIZATION




PRINCIPAL OPERATIONAL PERSONNEL

Gary L. Blewett, Administrator
William R. Palmer, Assistant Adminstrator
Margaret Condon, Executive Secretary
Carla J. Smith, Chief, Administrative Support Bureau
Janice S. VanRiper, Chief, State Insurance Fund Bureau
John A. Stiles, Chief, Insurance Compliance Bureau
Ed Gatzemeier, Chief, Safety Bureau

## MAJOR ACTIVITIES DURING FISCAL YEAR 1982-1983

### Administration Program

Implementation of a new computer system is in progress. The systems study has been completed and computer programming, systems testing, and a conversion process are well underway. Final installation has been scheduled for September of 1984 for the Policy Services portion of the project, with the Claims portion to follow later in 1984.

Groundbreaking ceremonies for the Margaret "Peg" Condon Building were held in September. Because of an open winter, construction proceeded ahead of schedule. By spring, the facility was 50 percent complete, and plans progressed to provide furnishings for the new office structure.

Program personnel participated in small business clinics and met with approximately 1,400 Montana employers in 11 cities. The Annual Claims Seminar was conducted for representatives of the insurance industry, attorneys, physicians, and other interested parties.

### State Insurance Fund Program

Administrative Rules relative to the Policy Services Section were adopted in July 1982. These rules detailed methods of obtaining basic coverage, elections and rejections of optional coverage and termination of the State Fund policy.

The ongoing goals of the Policy Services Section are to offer workers' compensation coverage to Montana employers at the lowest possible cost and to provide optimum service to State Fund policyholders, thereby protecting both employers and their workers.

During the fiscal year, coverage was established for 2,672 new policyholders, bringing the total number of State Fund insureds to 22,732.

### Insurance Compliance Program

The Insurance Compliance Bureau has assisted insurance adjusters and carriers, claimants, employers, attorneys, physicians and others in interpreting and complying with the Workers' Compensation Act.

In doing this, the Bureau has overseen the handling of 14,814 accidents reported to private insurance carriers and self-insured employers, and the payment of benefits to injured workers, resulting from 2,943 new claims. All claims settlements made on Plans I, II and III have been reviewed for approval.

In addition, the Bureau has been reorganized. It now oversees the Crime Victims' program, Uninsured Employers' Fund, Vocational Rehabilitation program, Occupational Disease (including silicosis) management, and policy compliance.

### Safety Program

Consultation Section personnel conducted 2,176 inspections, consultations, and investigations in an effort to reduce accidents and injuries in the workplace.

Training Section personnel conducted 270 courses in safety training, first aid, cardiopulmonary resuscitation, and defensive driving. Emphasis in the Training Section shifted towards providing a full-scale loss control program for employers insured with the State Fund.

Mining Section personnel conducted 229 inspections and investigations of metal/non-metal mines, coal mines, and related industries. Other activities included safety and health training for miners and testing of coal mine foremen for certification.

Boiler Section personnel conducted 2,258 activities including boiler inspections, investigations, safety meetings, administering tests as required, and issuance of licenses to crane, hoist, and boiler operators.

## SECTION II
## FINANCIAL REPORTS

Financial statements in this section show the activity and the condition of all funds in summary for the fiscal year ended June 30, 1983. These statements include a combined balance sheet for all fund types and account groups; combined statement of revenues, expenditures, and changes in fund balance for all governmental fund types and expendable trust funds; and combined statement of revenues, expenditures, and changes in fund balance-budget and actual-for general and special revenue fund types.

In addition, supporting schedules for all accounting entities except the State Compensation Insurance Fund are presented. They include a schedule of federal grants; program cost statement; balance sheet by accounting entity; statement of changes in fund balance by accounting entity; comparative statement of sources of revenue; and comparative summary of Plans I, II, and III. Because of the size of the State Compensation Insurance Fund, its detailed financial activity is shown in Section III.

The state's accounting system presently provides nine funds, of which the Division uses five. The General Fund provides moneys to cover costs of the silicosis and social security offset benefit programs. The Earmarked Revenue Fund accounts for moneys generated by the Division, chiefly from assessments levied against insurers and used to defray the cost of operations. The Federal and Private Revenue Fund accounts for operational moneys received from the federal government. The Division has two sources of revenue in this area, one from an OSHA statistics grant with the Bureau of Labor Statistics, and the other from a mine safety grant with the U.S. Department of Labor, Mine Safety and Health Administration. The Federal and Private Grant Clearance Fund accounts for receipts until proper disposition is determined. The Agency Fund consists of those moneys deposited with the Division as custodian or agent. Included in this fund are the Volunteer Firemen, Subsequent Injury, Uninsured Employers' and Crime Victims' accounts.

The principal financial statements presented in this section are formatted in conformance with the recommendations presented by the Municipal Finance Officers Association in its publication, Governmental Accounting, Auditing, and Financial Reporting, 1980. Montana has adopted the recommendations and will incorporate them into the state treasury fund structure as of July 1, 1983.

## DIVISION OF WORKERS' COMPENSATION
## COMBINED BALANCE SHEET
## ALL FUND TYPES AND ACCOUNT GROUPS
## JUNE 30, 1983

| | GOVERNMENTAL FUND TYPES | | FIDUCIARY FUND TYPES | ACCOUNT GROUPS | TOTALS (Memorandum Only) |
|---|---|---|---|---|---|
| | General | Special Revenue | Trust And Agency | General Fixed Assets | June 30, 1983 |
| **ASSETS** | | | | | |
| Cash | $ 1,000 | $176,851 | $ 384,753 | $ | $ 562,604 |
| Receivables* | | 34,407 | 5,018,897 | | 5,053,304 |
| Investments | | | 72,367,111 | | 72,367,111 |
| Interest Purchased | | | 34,818 | | 34,818 |
| Property Held in Trust | | | 15,342,451 | | 15,342,451 |
| Equipment | | | | 1,049,977 | 1,049,977 |
| Prepayments | 58,500 | 59,015 | | | 117,515 |
| Expense Advances to Employees | | 22,240 | | | 22,240 |
| Available to Pay Accrued Expenditures | 170 | | | | 170 |
| Total Assets | $59,670 | $292,513 | $93,148,030 | $1,049,977 | $94,550,190 |
| **LIABILITIES AND FUND EQUITY** | | | | | |
| Liabilities: | | | | | |
| Accounts Payable | $ 532 | $357,755 | $ 160,696 | $ | $ 518,983 |
| Accountability for Property Held in Trust | | | 19,392,623 | | 19,392,623 |
| Accrued Expenditures | 170 | 31,529 | | | 31,699 |
| Net Deferred Losses | | | (5,945,583) | | (5,945,583) |
| Deferred Revenue | | 22 | 3,320 | | 3,342 |
| Contingent Liabilities | | | (1,482,097) | | (1,482,097) |
| Allowance for Contingent Liabilities | | | 1,482,097 | | 1,482,097 |
| Due to Consolidated Entity | 58,968 | | | | 58,968 |
| Total Liabilities | $59,670 | $389,306 | $13,611,056 | $ 0 | $14,060,032 |
| **FUND EQUITY** | | | | | |
| Investment in General Fixed Assets | $ | $ | $ | $1,049,977 | $ 1,049,977 |
| Fund Balance | | (96,793) | 79,536,974 | | 79,440,181 |
| Total Fund Equity | $ 0 | $(96,793) | $79,536,974 | $1,049,977 | $80,490,158 |
| Total Liabilities and Fund Equity | $59,670 | $292,513 | $93,148,030 | $1,049,977 | $94,550,190 |

*Net of Allowance for Uncollectibles

The notes to the financial statements are an integral part of this statement.

## DIVISION OF WORKERS' COMPENSATION
## COMBINED STATEMENT OF REVENUES, EXPENDITURES, AND CHANGES IN FUND BALANCE—ALL GOVERNMENTAL FUND TYPES AND EXPENDABLE TRUST FUNDS
## FOR THE FISCAL YEAR ENDED JUNE 30, 1983

| | GOVERNMENTAL FUND TYPES | | FIDUCIARY FUND TYPES | TOTALS (Memorandum Only) Year Ended |
|---|---|---|---|---|
| | General | Special Revenue | Expendable Trust | June 30, 1983 |
| REVENUES: | | | | |
| Licenses & Permits | $ | $ 30,267 | $ | $ 30,267 |
| Service Fees | | 1,684,992 | 37,000 | 1,721,992 |
| Investment Earnings | | | 7,155,425 | 7,155,425 |
| Fines | | | 754,444 | 754,444 |
| Reimbursements | | 81,707 | | 81,707 |
| Fiduciary & Trust | | | 33,477,495 | 33,477,495 |
| Income Collections & Transfers | | 3,931,803 | | 3,931,803 |
| Federal Assistance | | 69,162 | | 69,162 |
| Total Revenues | $ 0 | $5,797,931 | $41,424,364 | $47,222,295 |
| EXPENDITURES: | | | | |
| Administration | $ 89,640 | $2,342,972 | $ | $ 2,432,612 |
| State Insurance Fund | 736,605 | 2,222,249 | 36,753,591 | 39,712,445 |
| Insurance Compliance | | 493,147 | 1,191,652 | 1,684,799 |
| Safety | | 848,613 | | 848,613 |
| Total Expenditures | $826,245 | $5,906,981 | $37,945,243 | $44,678,469 |
| EXCESS OF CURRENT REVENUES OVER (UNDER) CURRENT EXPENDITURES | $(826,245) | $ (109,050) | $ 3,479,121 | $ 2,543,826 |
| OTHER FINANCING SOURCES (USES): | | | | |
| Prior Year Adjustments | $ 44,813 | $ (5,968) | $ 23,033 | $ 61,878 |
| Support From (To) General Fund | 781,432 | | | 781,432 |
| EXCESS OF REVENUES OVER (UNDER) EXPENDITURES AND OTHER SOURCES (USES) | $ 0 | $ (115,018) | $ 3,502,154 | $ 3,387,136 |
| FUND BALANCE JULY 1, 1982 | 0 | 18,225 | 76,034,820 | 76,053,045 |
| FUND BALANCE JUNE 30, 1983 | $ 0 | $ (96,793) | $79,536,974 | $79,440,181 |

The notes to the financial statements are an integral part of this statement.

## DIVISION OF WORKERS' COMPENSATION
## COMBINED STATEMENT OF REVENUES, EXPENDITURES, AND CHANGES IN FUND BALANCE—BUDGET AND ACTUAL— GENERAL AND SPECIAL REVENUE FUND TYPES FOR THE FISCAL YEAR ENDED JUNE 30, 1983

| | GENERAL FUND | | |
|---|---|---|---|
| | Budget | Actual | Variance-Favorable (Unfavorable) |
| REVENUES: | | | |
| Licenses & Permits | $ | $ | $ |
| Service Fees | | | |
| Reimbursements | | | |
| Income Collections & Transfers | | | |
| Federal Assistance | | | |
| Total Revenues | $ 0 | $ 0 | $ 0 |
| EXPENDITURES: | | | |
| Administration | $ 93,600 | $ 89,640 | $ 3,960 |
| State Insurance Fund | | | |
| Insurance Compliance | 768,286 | 736,605 | 31,681 |
| Safety | | | |
| Total Expenditures | $ 861,886 | $ 826,245 | $ 35,641 |
| EXCESS OF CURRENT REVENUES OVER (UNDER) CURRENT EXPENDITURES | $(861,886) | $(826,245) | $ 35,641 |
| OTHER FINANCING SOURCES (USES): | | | |
| Prior Year Adjustments | 44,813 | 44,813 | 0 |
| Support From (To) General Fund | 817,073 | 781,432 | (35,641) |
| EXCESS OF REVENUES OVER (UNDER) EXPENDITURES AND OTHER SOURCES (USES) | $ 0 | $ 0 | $ 0 |
| FUND BALANCE JULY 1, 1982 | 0 | 0 | 0 |
| FUND BALANCE JUNE 30, 1983 | $ 0 | $ 0 | $ 0 |

| SPECIAL REVENUE FUND | | | TOTALS (Memorandum Only) | | |
|---|---|---|---|---|---|
| Budget | Actual | Variance-Favorable (Unfavorable) | Budget | Actual | Variance-Favorable (Unfavorable) |
| $ 27,000 | $ 30,267 | $ 3,267 | $ 27,000 | $ 30,267 | $ 3,267 |
| 1,669,000 | 1,684,992 | 15,992 | 1,669,000 | 1,684,992 | 15,992 |
| | 81,707 | 81,707 | | 81,707 | 81,707 |
| 3,985,000 | 3,931,803 | (53,197) | 3,985,000 | 3,931,803 | (53,197) |
| 90,149 | 69,162 | (20,987) | 90,149 | 69,162 | (20,987) |
| $5,771,149 | $5,797,931 | $ 26,782 | $5,771,149 | $5,797,931 | $ 26,782 |
| $2,693,399 | $2,342,972 | $350,427 | $ 2,786,999 | $2,432,612 | $354,387 |
| 2,271,204 | 2,222,249 | 48,955 | 2,271,204 | 2,222,249 | 48,955 |
| 478,252 | 493,147 | (14,895) | 1,246,538 | 1,229,752 | 16,786 |
| 870,239 | 848,613 | 21,626 | 870,239 | 848,613 | 21,626 |
| $6,313,094 | $5,906,981 | $406,113 | $ 7,174,980 | $6,733,226 | $441,754 |
| $ (541,945) | $ (109,050) | $432,895 | $(1,403,831) | $ (935,295) | $468,536 |
| (5,968) | (5,968) | 0 | 38,845 | 38,845 | 0 |
| | | | | | (35,641) |
| $ (547,913) | $ (115,018) | $432,895 | $(1,364,986) | $ (896,450) | $432,895 |
| 18,225 | 18,225 | 0 | 18,225 | 18,225 | 0 |
| $ (529,688) | $ (96,793) | $432,895 | $(1,346,761) | $ (878,225) | $432,895 |

DIVISION OF WORKERS' COMPENSATION
NOTES TO THE FINANCIAL STATEMENTS
JUNE 30, 1983

## 1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The preceding financial statements were prepared from the Statewide Budgeting and Accounting System. They include the financial activity of the Division of Workers' Compensation.

A. Basis of Presentation
The accounts of the state of Montana are, by statute, organized into the fund structure listed in Section 17-2-102 (temporary), MCA. For fiscal year 1983, accounting transactions for the division were recorded on the basis of that structure. However, the financial statement presentation is made on the basis of Section 17-2-102 (effective July 1, 1983), MCA.

B. Fund Structure
For financial presentation purposes, funds have been classified in accordance with Governmental Accounting, Auditing, and Financial Reporting, Statement 1. The funds and account groups presented, their relationship to the state treasury fund structure, and their purposes follow:

1) General Fund—To account for all financial resources not accounted for in another fund. This fund corresponds to the State General Fund within the state treasury fund structure.

2) Special Revenue Fund—To account for the proceeds of specific revenue sources that are legally restricted to expenditure for specified purposes. Activities in this fund incorporate federal funds received by the division plus earmarked revenue funds for administration of the workers' compensation, occupational disease, crime victims, and uninsured employers' acts.

3) Trust and Agency Funds—To account for assets held by a governmental unit in a trustee capacity or as an agent for individuals, private organizations, other governmental units, and/or other funds. These include (a) Expendable Trust Funds and (b) Agency Funds. Expendable trust funds include the trust funds established to pay wage loss and medical benefits. Agency funds include the bonds submitted by private insurance companies which the division is holding to cover any liabilities of the insurer.

4) Account Groups—To account for fixed assets and equipment owned by the division.

C. Basis of Accounting
The modified accrual method of accounting recognizes revenue at the time of receipt or when measurable and available, and expenditures when incurred. The division utilizes the modified accrual method of accounting, with the following exceptions:

The liability amount associated with unused accumulated vacation and sick leave at June 30, 1983, is maintained on an hourly basis rather than by dollar amount.

If the appropriation provided funds to complete a given project, the entire amount of a service contract may be accrued even though the services are rendered in fiscal years subsequent to the fiscal year in which the expenditure is accrued.

D. Vacation and Sick Leave

Employees of the division accumulate both vacation and sick leave. Upon termination, employees are paid for 100 percent of unused vacation credits and 25 percent of unused sick leave credits accumulated after July 1, 1971. Accumulated unpaid liabilities for vacation and sick leave are not reflected in the financial statements of the Division of Workers' Compensation. At June 30, 1983, the value of the liability was not readily determinable. Expenditures for termination pay currently are absorbed in the annual operational costs of the division.

E. Investments

The division's investments are made by the State Board of Investments and are controlled according to statutes applicable to the board. Investments, except mortgages, are presented in the balance sheet at original cost adjusted for discount and premium amortization where applicable. Mortgages are presented in the balance sheet at par value.

F. Bond Exchanges

Bond exchanges involve trading one security for another security having the same par value for the purpose of enhancing portfolio content and/or yield. The Board of Investments defers gains and losses resulting from bond exchanges and amortizes such gains and losses over the shorter of either the remaining life of the bonds sold or the bond purchases for replacement. As shown in the accompanying financial statements at June 30, 1983, the accumulated unamortized deferred costs on bond exchanges aggregated $6,239,315, and deferred revenue on bond exchanges amounted to $293,733.

G. Reserves

The State Compensation Insurance Fund employs an independent actuary to determine the adequacy of rates, reserves and restricted fund balance. A copy of the actuary's report as of June 30, 1983, is included as a part of this report. The foregoing financial statements have the State Fund's reserves netted into fund balance. Subsequent supporting statements for the State Fund have the reserves detailed individually.

H. Budgets

The state utilizes a fixed biennial basis of budgeting. Under this method, appropriations of a specific dollar amount are set for each year of the biennium. Budgets for the division are adopted by the Montana State Legislature for all operating entities.

I. General Fund Balance

The State's General Fund beginning and ending fund balance on a non-consolidated basis is zero since any balance in the fund is owed to the consolidated entity at fiscal year end.

## 2. INVESTMENTS

Following is a summary of investments managed by the Board of Investments at June 30, 1983:

| | Carrying Value | Market Value |
|---|---|---|
| State Compensation Insurance Fund: | | |
| Mortgages | $ 278,623 | $ 275,784 |
| Federal Securities | 8,041,000 | 7,609,958 |
| Corporate Bonds | 64,626,788 | 53,629,737 |
| | $72,946,411 | $61,515,479 |
| Unamortized Premiums | 35,294 | |
| Unaccumulated Bond Discounts | (6,940,877) | |
| | $66,040,828 | $61,515,479 |
| Volunteer Firemen's Fund: | | |
| Federal Securities | $ 350,000 | $ 349,346 |
| Corporate Bonds | 2,680,000 | 2,316,158 |
| Short Term Investment Pool | 127,091 | 133,851 |
| | $ 3,157,091 | $ 2,799,355 |
| Unamortized Premiums | 2,213 | |
| Unaccumulated Bond Discounts | (162,750) | |
| | $ 2,996,554 | $ 2,799,355 |
| Uninsured Employers' Fund: | | |
| Short Term Investment Pool | $ 178,528 | $ 187,392 |
| Federal Securities | 200,000 | 197,563 |
| | $ 378,528 | $ 384,955 |
| Subsequent Injury Fund: | | |
| Corporate Bonds | $ 2,381,000 | $ 2,176,965 |
| Federal Securities | 150,000 | 149,720 |
| Short Term Investment Pool | 82,214 | 82,223 |
| | $ 2,613,214 | $ 2,408,908 |
| Unaccumulated Bond Discounts | (229,347) | |
| | $ 2,383,867 | $ 2,408,908 |
| Crime Victims' Compensation Fund: | | |
| Federal Securities | $ 500,000 | $ 507,595 |
| Short Term Investment Pool | 67,408 | 66,926 |
| | $ 567,408 | $ 574,521 |
| Unaccumulated Bond Discounts | (74) | |
| | $ 567,334 | $ 574,521 |
| Net Investments | $72,367,111 | $67,683,218 |

3. RETIREMENT PLAN

All employees of the division are participants in the Public Employees' Retirement System. This is a contributory plan whereby the state contributes 6.417% of employee gross wages for retirement and the employee contributes six percent of his gross wage. Costs incurred by the division under this plan were $183,426 in 1983. Employees are also covered by the federal Social Security system.

The state's policy is to fund accrued pension costs. At June 30, 1982, the Public Employees' Retirement System was determined to be actuarially sound.

4. LEASES

The division made payments of approximately $158,099 for leased facilities in fiscal year 1983. Lease rentals are recorded as expenditures over the lease term as they become payable. Commitments under lease agreements, classified as operating leases, provide for the following minimum lease payments:

| | |
|---|---|
| 1984 | $100,185 |

5. BUILDING

The 47th Legislature appropriated funds for the construction of a Workers' Compensation Building. Annual payments on the building are expensed in the division's operating budget. During fiscal year 1983, a payment of $626,343 was made. Future obligations on the building are as follows:

| | |
|---|---|
| 1984 — $135,887.50 | 1990 — $430,512.50 |
| 1985 — 434,550 00 | 1991 — 427,987.50 |
| 1986 — 434,462.50 | 1992 — 429,075.00 |
| 1987 — 433,100.00 | 1993 — 428,200.00 |
| 1988 — 430,462.50 | 1994 — 424,412.50 |
| 1989 — 431,337.50 | 1995 — 422,412.50 |
| | 1996 — 292,775.00 |

The long-term debt associated with the building is reported on the financial statements of the Department of Administration.

## DIVISION OF WORKERS' COMPENSATION
## SCHEDULE OF FEDERAL GRANTS AND SUBGRANTS
## GRANT AWARDS, RECEIPTS, AND EXPENDITURES
## FOR THE FISCAL YEAR ENDED JUNE 30, 1983

| Grant Name & Number | Grant Award | Receipts | Expenditures |
|---|---|---|---|
| U.S. Department of: | | | |
| Labor | | | |
| Mine Safety & Health Administration Training & Education of Miners, Operators and Agents in Mine Health & Safety #G2690213 | $38,113 | $32,521 | $33,665 |
| Occupational Safety & Health Administration 7(C) 1 On-Site Consultation (OSHA/1908) #J9F-2-0981 | 73,900 | 75,557 | 75,557 |
| Bureau of Labor Statistics-OSHA Statistical Grant Program #08-81-40-02-83 | 38,536 | 34,819 | 35,465 |

Grant award amounts are based on Federal fiscal year.

This statement provides the detail expenditure activity and the funding sources for each of the Division's four programs for the period ended June 30, 1983.

## PROGRAM COST STATEMENT
## (EXCLUDING STATE COMPENSATION INSURANCE FUND)
## FISCAL YEAR ENDED JUNE 30, 1983

| COSTS | Administration Program | State Fund Program | Compliance Program | Safety Program |
|---|---|---|---|---|
| Personal Services: | | | | |
| Salaries | $ 914,238 | $1,175,209 | $ 306,310 | $512,201 |
| Employee Benefits | 178,554 | 239,698 | 63,601 | 108,402 |
| Sub-Total | $1,092,792 | $1,414,907 | $ 369,911 | $620,603 |
| Operating Expenses: | | | | |
| Contracted Services | $ 352,608 | $ 389,936 | $ 36,936 | $ 10,593 |
| Supplies & Materials | 17,146 | 61,892 | 6,259 | 26,046 |
| Communications | 25,293 | 123,924 | 31,980 | 17,898 |
| Travel | 45,330 | 51,996 | 1,604 | 114,693 |
| Rent | 57,979 | 54,065 | 21,484 | 30,425 |
| Utilities | 6,834 | 6,472 | 3,800 | 965 |
| Repairs & Maintenance | 24,838 | 24,483 | 5,871 | 11,280 |
| Other Expenses | 13,430 | 4,544 | 514 | 1,575 |
| Sub-Total | $ 543,458 | $ 717,312 | $ 108,448 | $213,475 |
| Equipment | $ 425,675 | $ 102,806 | $ 3,214 | $ 29,274 |
| Transfers | $ 626,343 | $ 0 | $ 0 | $ 0 |
| Benefits | $ 89,640 | $ 0 | $ 727,425 | $ 0 |
| TOTAL PROGRAM COSTS | $2,777,908 | $2,235,025 | $1,208,998 | $863,352 |
| SUMMARY OF FINDING | | | | |
| General Fund | $ 89,640 | $ 0 | $ 736,605 | $ 0 |
| Earmarked Revenue Fund | 2,652,803 | 2,235,025 | 472,393 | 829,687 |
| Federal & Private Revenue Fund | 35,465 | 0 | 0 | 33,665 |
| TOTAL FUNDING | $2,777,908 | $2,235,025 | $1,208,998 | $863,352 |

## BALANCE SHEET—JUNE 30, 1983
## (EXCLUDING STATE COMPENSATION INSURANCE FUND)

| | | Earmarked Revenue Fund | Federal & Private Revenue Fund | |
|---|---|---|---|---|
| | General Fund | Division Administration | Mine Safety | OSHA Statistics |
| ASSETS | | | | |
| Cash | $ 1,000 | $ 175,976 | $ 8 | $ 867 |
| Receivables | | (13,241) | 9,355 | 5,712 |
| Inter-Entity Loans Receivable | | 22,600 | | |
| Investments | | | | |
| Property Held in Trust | | | | |
| Expense Advances to Employees | | 22,240 | | |
| Other Prepayments | 58,500 | 59,015 | | |
| Available to Pay Accrued Expenditures | 170 | | | |
| TOTAL ASSETS | $59,670 | $ 266,590 | $ 9,363 | $ 6,579 |
| LIABILITIES | | | | |
| Inter-Entity Loans Payable | $ | $ | $ 8,100 | $14,500 |
| Accounts Payable | 532 | 332,057 | 2,182 | 916 |
| Accrued Support Expenditures | 170 | 557,415 | 225 | |
| Contingent Liabilities | | | | |
| Allowance for Contingent Liabilities | | | | |
| Deferred Revenue | | 22 | | |
| Uncleared Collections | | | | |
| Deferred Losses | | | | |
| Bonds Held in Trust | | | | |
| Due to Consolidated Entity | 58,968 | | | |
| FUND BALANCE | | (622,904) | (1,144) | (8,837) |
| TOTAL LIABILITIES AND FUND BALANCE | $59,670 | $ 266,590 | $ 9,363 | $ 6,579 |

(1) In order to determine operating fund balance, Allowance for Contingent Liabilities (reserves) must be deducted from this figure.

| Federal & Private Grant Clearance Fund | Agency Fund | | | | |
|---|---|---|---|---|---|
| Uncleared Collections | Insurance Liquidation | Volunteer Firemen | Subsequent Injury | Uninsured Employers | Crime Victims' Compensation |
| $1,712 | $ | $ 28,701 | $ 29,740 | $ 15,239 | $119,601 |
| | | | | 175,190 | |
| | 12,939,000 | 2,996,554 | 2,352,892 | 378,528 | 567,334 |
| $1,712 | $12,939,000 | $3,025,255 | $2,382,632 | $ 568,957 | $686,935 |
| $ 1,338 | $ | $ | $ | $ 1,141 | $ 23,812 |
| | | | 419,075 | 969,101 | 93,921 |
| | | | (419,075) | (969,101) | (93,921) |
| 374 | | | | | |
| | 12,939,000 | (51,415) | (253,231) | | |
| | | 3,076,670 | 2,635,863 (1) | 567,816 (1) | 663,123 (1) |
| $1,712 | $12,939,000 | $3,025,255 | $2,382,632 | $ 568,957 | $686,935 |

## STATEMENT OF CHANGES IN FUND BALANCE (EXCLUDING STATE COMPENSATION INSURANCE FUND) FISCAL YEAR ENDED JUNE 30, 1983

The Division administers various restricted accounting entities within each fund. Generally, the names of the accounts specify the purpose for which the account is used.

This statement illustrates the year's receipt and disbursement activity upon the beginning fund balance for each of the accounting entities.

| | General Fund | Earmarked Revenue Fund |
|---|---|---|
| | | Division Administration |
| FUND BALANCE, JULY 1, 1982 | $ 0 | $ (154,361) |
| ADDITIONS | | |
| Legislative Appropriations | $861,886 | $ |
| Receipts: | | |
| Licenses & Permits | | 30,267 |
| Service Fees | | 1,684,992 |
| Fines | | |
| Reimbursements | | 81,707 |
| Income Collections & Transfers | | 3,931,803 |
| Investment Earnings | | |
| Fiduciary & Trust | | |
| Federal Assistance | | |
| TOTAL ADDITIONS AND FUND BALANCE | $861,886 | $5,574,408 |
| DEDUCTIONS | | |
| Support Expenditures | $ 9,180 | $6,189,908 |
| Withdrawals | | |
| Benefits | 817,065 | |
| Reversions* | 80,454 | |
| TOTAL DEDUCTIONS | $906,699 | $6,189,908 |
| PRIOR YEAR ADJUSTMENTS | | |
| Revenue | $ 0 | $ 1,197 |
| Expenditures | (44,813) | 8,600 |
| TOTAL ADJUSTMENTS | $ 44,813 | $ (7,403) |
| FUND BALANCE JUNE 30, 1983 | $ 0 | $ (622,903) |

* Expenses pertaining to the fiscal year that were not accrued at year end may be paid from the reversions.

| Federal & Private Revenue Fund | | Agency Fund | | | |
|---|---|---|---|---|---|
| Mine Safety | OSHA Statistics | Volunteer Firemen | Subsequent Injury | Uninsured Employers | Crime Victims' Compensation |
| $ (1,435) | $ 6,907 | $2,731,011 | $2,492,304 | $402,523 | $ 570,404 |
| $ | $ | $ | $ | $ | $ |
| | | | | 37,916 | |
| | | | | 351,040 | 403,404 |
| | | 316,731 | 246,098 | 36,202 | 66,114 |
| | | 353,713 | | 56,637 | 31,037 |
| 32,521 | 34,819 | | | | |
| $31,086 | $ 41,726 | $3,401,455 | $2,738,402 | $884,318 | $1,070,959 |
| $33,665 | $ 35,465 | $ 325,115 | $ 102,539 | $ 310,050 | $ 431,260 |
| $33,665 | $ 35,465 | $ 325,115 | $ 102,539 | $310,050 | $431,260 |
| $ 1,180 | $ (15,097) | $ | $ | $ (6,452) | $ 23,424 |
| (255) | | (330) | | | |
| $ 1,435 | $ (15,097) | $ 330 | $ 0 | $ (6,452) | $ 23,424 |
| $ (1,144) | $ (8,836) | $3,076,670 | $2,635,863 | $567,816 | $ 663,123 |

This statement identifies, by source of revenue, the receipts collected during the fiscal years ended June 30, 1983, and June 30, 1982. All funds, except the General Fund, receive revenue collected by the Division from outside sources. Disbursements cannot be made until the Division collects and deposits these receipts in the proper fund within the Treasury System.

## COMPARATIVE STATEMENT OF SOURCES OF REVENUE (EXCLUDING STATE COMPENSATION INSURANCE FUND) FISCAL YEARS ENDED JUNE 30, 1983 AND JUNE 30, 1982

| | 1983 | | 1982 | |
|---|---|---|---|---|
| Licenses and Permits: | | | | |
| Engineer Licenses | $ | $ 30,267 | $ | $ 29,547 |
| Service Fees: | | | | |
| Copies of Documents | 4,425 | | 3,599 | |
| Plan I Assessments | 362,119 | | 285,362 | |
| Plan II Assessments | 1,327,242 | | 871,055 | |
| Crime Victims Assessments | 73,749 | | 41,640 | |
| Uninsured Employers Assessments | 105,737 | | 54,434 | |
| Fatality Assessments | 37,000 | | 42,000 | |
| Total Assessments | $1,910,272 | | $1,298,090 | |
| Less Transfers To: | | | | |
| Workers' Compensation Judge | (160,961) | | (198,065) | |
| Department of Labor | (27,319) | 1,721,992 | (7,639) | 1,092,386 |
| Investment Earnings: | | | | |
| Corporate Bonds | $ 1,485 | | $ 2,410 | |
| Industrial Bonds | 288,766 | | 280,101 | |
| Railroad Equipment Trusts | 4,257 | | 8,600 | |
| Public Utility Securities | 187,253 | | 103,817 | |
| Federal Agencies | 98,900 | | 83,658 | |
| Annual Modified Income | 8,730 | | 4,036 | |
| Short Term Investment Pool | 75,754 | 665,145 | 33,277 | 515,899 |
| Fines: | | | | |
| Motor Vehicle | $ 403,404 | | $ 287,454 | |
| Civil Penalties | 351,040 | 754,444 | 328,048 | 615,502 |
| Reimbursements: | | | | |
| On-Site Consultation | $ 75,557 | | $ 45,719 | |
| Insurance Company Reimbursement | 5,774 | | | |
| OJT Reimbursement | 376 | | | |
| Jury Duty & Witness Fees | | 81,707 | 248 | 45,967 |
| Fiduciary & Trust: | | | | |
| Penalties & Interest | $ 3 | | $ 122 | |
| Bad Debts Recovered | 56,634 | | 54,466 | |
| Recovery | 3,104 | | 6,851 | |
| Firemen's Relief Fund Contributions | 353,713 | | 296,545 | |
| Subrogation | 27,933 | 441,387 | 3,305 | 361,289 |
| Income Collections & Transfers: | | | | |
| State Compensation Insurance Fund | $4,060,294 | | $4,477,376 | |
| Less Transfers To: | | | | |
| Workers' Compensation Judge | (66,065) | | (46,460) | |
| Department of Labor | (63,221) | | (20,906) | |
| Workers' Compensation Dividend | 795 | 3,931.803 | 1,150 | 4,411,160 |
| Federal Assistance: | | | | |
| Federal Department of Labor: | | | | |
| Survey Program | $ 35,497 | | $ 34,442 | |
| Mining Education | 33,665 | 69,162 | 30,714 | 65,156 |
| TOTAL REVENUES | | $7,695,907 | | $7,136,906 |

## COMPARATIVE SUMMARY OF PLANS I, II, AND III

The Montana Workers' Compensation and Occupational Disease Acts allow employers to obtain the required insurance coverage by one of three methods. These methods include: (1) self-insurance under Compensation Plan No. I, where firms with proven financial ability pay directly to the injured workers; (2) coverage with a private insurance company licensed to write workers' compensation insurance in Montana, known as Compensation Plan No. II; and (3) coverage with the State Compensation Insurance Fund, a state operated insurance program, known as Compensation Plan No. III.

The following table compares the overall activity of the three plans for three fiscal years:

| | 1980-1981 | 1981-1982 | 1982-1983 |
|---|---|---|---|
| **Plan I—Self Insurance** | | | |
| Number of employers enrolled | 67 | 59 | 59 |
| * Gross annual payroll | $465,163,177 | $503,270,065 | $495,818,508 |
| Number of work injuries reported | 4,236 | 3,440 | 3,049 |
| Number of claims filed | 868 | 721 | 642 |
| Occupational disease cases reported per federal standards | 19 | 18 | 10 |
| Compensation benefits paid | $3,769,779 | $4,639,479 | $5,536,020 |
| Medical & burial benefits paid | $1,662,131 | $2,094,581 | $2,395,603 |
| Uninsured employers assessments | $7,000 | $2,000 | $3,000 |
| **Plan II—Private Carriers** | | | |
| Number of employers enrolled | 9,507 | 9,556 | 9,651 |
| * Annual premium | $26,392,869 | $26,405,789 | $34,638,742 |
| Number of work injuries reported | 12,369 | 12,649 | 11,765 |
| Number of claims filed | 2,181 | 2,235 | 2,301 |
| Occupational disease cases reported per federal standards | 25 | 68 | 40 |
| Compensation benefits paid | $10,875,669 | $14,631,178 | $16,950,363 |
| Medical & burial benefits paid | $4,783,380 | $6,325,271 | $7,927,952 |
| Uninsured employers assessments | $13,000 | $21,000 | $9,000 |
| **Plan III--State Fund** | | | |
| Number of employers enrolled | 22,389 | 22,399 | 22,732 |
| Annual premium | $28,343,967 | $33,130,446 | $32,689,000 |
| Number of work injuries reported | 17,283 | 15,864 | 14,903 |
| Number of claims filed | 2,928 | 2,845 | 2,611 |
| Occupational disease cases reported per federal standards | 145 | 85 | 51 |
| Compensation benefits paid | $16,354,209 | $18,994,422 | $22,447,940 |
| Medical & burial benefits paid | $7,084,644 | $8,438,557 | $9,682,244 |
| Uninsured employers assessments | $16,000 | $19,000 | $26,000 |

* Figures shown on calendar year basis.

## SECTION III
## STATE COMPENSATION INSURANCE FUND

Investment income in fiscal year 1983 grew by $731,416 to $6.5 million. The Fund's bond portfolio yielded 11.07 percent compared to 10.47 percent for fiscal year 1982.

Substantial growth in claims expense was also experienced. Claims expense rose from $27.4 million last year to $32.1 million in fiscal year 1983, an increase of 17 percent, while operational expenses decreased to $4.2 million. Claims processed and accidents reported to the State Fund decreased by 6.8 percent. This was the second year in recent times that premium reflects an increase in rates. Rates were raised approximately 7 percent.

As in past years, the Division employed an independent actuary to review the financial and actuarial soundness of the State Compensation Insurance Fund. The report may be found on page 28 of this section. The actuary was also employed to review payroll and accident experience, recommend rate changes, and advise the Division on claim reserving policies.

# STATE COMPENSATION INSURANCE FUND
## BALANCE SHEET
## JUNE 30, 1983

### ASSETS

| | | | |
|---|---|---|---|
| Cash in Treasury | | | $ 189,760 |
| Premium Receivable | | | 4,822,549 |
| Notes Receivable | | | 137,388 |
| Deferred Costs on Bond Exchanges | | | 5,934,670 |
| Adjusted Accounts Receivable | | | 1,104 |
| Property Held in Trust | | | 2,403,451 |
| Investments: | | | |
| Mortgages | $ 278,623 | | |
| Federal Securities | 7,541,000 | | |
| Corporate Bonds | 62,583,451 | | |
| Commercial Paper | 1,983,337 | | |
| Securities on Loan | 560,000 | $72,946,411 | |
| Plus: Unamortized Premium | $ 35,294 | | |
| Interest Purchased | 34,818 | 70,112 | |
| Less: Unaccumulated Bond Discounts | | (6,940,877) | |
| Net Investments | | | 66,075,646 |
| TOTAL ASSETS | | | $79,564,568 |

### LIABILITIES

| | | | |
|---|---|---|---|
| Dividends Payable Prior Year | | $ 63,065 | |
| Adjusted Accounts Payable | | 70,966 | |
| Advance Deposits | | 6,453,623 | |
| Deferred Revenue | | 3,320 | |
| Deferred Revenue on Bond Exchanges | | 262,758 | $ 6,853,732 |
| CLAIM RESERVES | | | |
| Compensation Benefits | | $55,260,938 | |
| Medical Benefits | | 11,328,873 | |
| Medical Only Benefits | | 574,000 | 67,163,811 |
| FUND BALANCE | | | |
| Restricted: | | | |
| Provision for Claim Fluctuation | | $ 1,272,600 | |
| Provision for Medical and Hospital Cost Fluctuation | | 600,000 | |
| Provision for Rate Stabilization | | 831,725 | |
| Provision for Catastrophes | | 2,400,000 | |
| Provision for Changes in Security Valuation | | 442,700 | 5,547,025 |
| TOTAL LIABILITIES, RESERVES AND FUND BALANCE | | | $79,564,568 |

# STATE COMPENSATION INSURANCE FUND
## STATEMENT OF OPERATIONS AND CHANGES IN RESERVES
## FOR FISCAL YEAR ENDED JUNE 30, 1983

### INCOME

| | | |
|---|---|---|
| Earned Premium | | $32,689,000 |
| Interest Earnings on Investments | | 6,490,280 |
| Other Income | | 347,107 |
| Total Current Year's Income | | $39,526,387 |
| Prior Year's Adjustments, Net | | 5,731 |
| Total Income | | $39,532,118 |

### EXPENSES

| | | |
|---|---|---|
| Claims Expenses: | | |
| Compensation Benefits | $22,447,940 | |
| Medical Benefits | 9,682,244 | |
| Total Claims Expenses | $32,130,184 | |
| Other Expenses: | | |
| Administrative Assessment | $ 4,043,169 | |
| Bad Debts | 248,912 | |
| Rehabilitation Assessment | 187,915 | |
| Structured Settlements-Interest | 143,410 | |
| Total Other Expenses | $ 4,623,406 | |
| Total Expenses | | 36,753,590 |
| RESULTS OF OPERATIONS BEFORE CHANGES IN RESERVES | | $ 2,778,528 |
| Less: Changes in Reserves: | | |
| Compensation Benefits | $ 2,179,786 | |
| Medical Benefits | 791,476 | 2,971,262 |
| RESULTS OF OPERATIONS AFTER CHANGES IN RESERVES | | $ (192,734) |
| Changes to Fund Balance: | | |
| Increases: | | |
| Provisions for Claim Fluctuation | $ (25) | |
| Provisions for Rate Stabilization | (100,277) | |
| Decreases: | | |
| Provision for Changes in Security Valuation | 293,036 | |
| Total Deductions | | 192,734 |
| AVAILABLE FOR DIVIDEND DISTRIBUTION | | $ 0 |

## STATE COMPENSATION INSURANCE FUND
## STATEMENT OF CHANGES IN FUND BALANCE
## FOR FISCAL YEAR ENDED JUNE 30, 1983

| | |
|---|---|
| Fund Balance, Beginning of Year (as restated) | $ 5,739,759 |
| Decreases in Fund Balance: | |
| Current Year's Results of Operations | 192,734 |
| Fund Balance End of Year | $ 5,547,025 |

The preceding statements reflect the financial activity and condition of the State Fund for the fiscal year ended June 30, 1983.

The balance sheet shows the financial status of the fund as of June 30, 1983. The changes in claim reserves and fund balance accounts were either calculated or reviewed by an independent actuary. Based on the actuary's recommendation, the previously used reserve accounts for "unreported claims," "reopened claims," and "claims expense" are not shown on the balance sheet as separate items, but are included in the other "claim reserve" accounts shown on the balance sheet.

The statement of operations and changes in reserves shows the fund's financial activity during the year.

COATES
HERFURTH &
ENGLAND, INC.
ACTUARIES AND CONSULTANTS

February 2, 1984

Workers' Compensation Division
Department of Labor and Industry
State of Montana
815 Front Street
Helena, Montana 59601

Gentlemen:

We have examined the methods and procedures utilized by the Workers' Compensation Division of the Department of Labor and Industry of the State of Montana in the determination of its liabilities for compensation, hospital, medical and other benefits as of the close of its fiscal year ended June 30, 1983, under Compensation Plan #3, as set forth in the Workers' Compensation Act. Our examination included a determination of the appropriateness of the underlying methods and procedures, such review of the basic records as we considered necessary in the circumstances and an analysis of the results so obtained.

The resulting liabilities for benefits to be paid, so determined, may be summarized as follows:

| | |
|---|---|
| Compensation benefits | $55,260,938 |
| Medical benefits | 11,328,873 |
| Medical only benefits | 574,000 |
| Total | $67,163,811 |

In addition to the above amounts for claim liabilities and reserves, the Fund is maintaining a claim fluctuation reserve of $1,272,600 and a Rate Stabilization reserve of $831,725, together with combined reserves for catastrophe and medical cost fluctuations of $3,000,000. A security valuation reserve of $442,700 is also maintained.

In our opinion, the above claim liabilities are based upon the benefits provided under the Workers' Compensation Act of the State of Montana. Further, in our opinion, on the basis of the information and procedures referred to above, and upon our assumption that the procedures of the Division are adequate to properly establish and maintain records required for this purpose, such liabilities in the aggregate are reasonable and appropriate as of that date, and that the Fund is in a sound actuarial and financial position.

By following this procedure each year and by reviewing and adjusting the rates each year to reflect changing benefits and experience, in our opinion, the Fund can continue to be maintained on a sound actuarial and financial basis.

Sincerely yours,

John P. Carberry, F.S.A.

JPC/rmm

320 California Street, San Francisco, California 94104 Telephone (415) 433-4440, Telex 701134

## SECTION IV
## UNINSURED EMPLOYERS' FUND

In 1977, Montana Legislature enacted the provisions of the Uninsured Employers' Fund. The purpose of this Fund is to pay an injured worker the same benefits the employee would have received had the employer been properly enrolled with a workers' compensation insurer. The same Act provided that the primary revenue source for funding the Fund would be generated through fines and penalties assessed on uninsured employers in an amount of either double the premium the employer would have paid had he been properly enrolled with the State Compensation Insurance Fund or a minimum of $200, whichever would be greater. The Act allows the Division to go back to July 1, 1977, in making a determination of the amount of fine and penalty due. The Act also provides that an uninsured employer is liable for all wage loss and medical benefits paid for the injured employee. However, it limits the employer's liability to $30,000 per individual.

The benefit provisions of the Act are the same as those applied by the Workers' Compensation Act. The Division has authority to collect the amounts due through suit if necessary and, also, to compromise amounts due. In cases where the Division discovers an uninsured employer, the statute provides that it may order the employer to cease operations until the firm is properly covered by workers' compensation insurance. The employer who does not comply with this provision is guilty of a misdemeanor.

An injured employee has the option to elect to receive benefits from the Uninsured Employers' Fund or to pursue a damage action against the employer. Benefits paid from the Fund are not granted as an entitlement to injured workers and may be paid only in accordance with sums accumulated in the Fund. If the Division determines, at any time, that sums in the Fund are not adequate to fully pay all claims, the Division may take appropriate measures to proportionately reduce benefits to all claimants. In January of 1981, the Division declared the Fund insolvent, thereby eliminating benefits. As of this writing, the Fund is still insolvent.

### STATISTICAL ACTIVITY

| | F/Y 1982 | F/Y 1983 |
|---|---|---|
| Number of Compensation Claims Paid | 0 | 1* |
| Number of Investigations Made | 634 | 712 |
| Number of Audits Performed | 57 | 55 |
| Number of Employers Fined | 228 | 239 |
| Number of Accounts Referred for Collection | 124 | 99 |
| Amount of Billed Fines & Assessments Collected | $113,392 | $128,762 |

### FINANCIAL ACTIVITY

| | F/Y 1982 | | F/Y 1983 | |
|---|---|---|---|---|
| | Amount | Percent | Amount | Percent |
| Revenue Sources: | | | | |
| Fines & Penalties Billed | $275,684 | 70.5% | $351,040 | 72.9% |
| Fatality Assessments | 42,000 | 10.7 | 37,916 | 7.9 |
| Bad Debts Recovered | 54,458 | 13.9 | 56,634 | 11.8 |
| Interest Earnings | 19,037 | 4.9 | 36,206 | 7.4 |
| TOTAL REVENUE | $391,179 | 100.0% | $481,796 | 100.0% |
| Program Costs: | | | | |
| Benefits Paid | $ 0 | | $ 5,917* | |
| Amount Referred for Collection | 158,019 | | 181,051 | |
| Administrative Expense | 77,450 | | 123,082 | |
| TOTAL COSTS | $235,469 | | $310,050 | |

* Court-ordered settlement

## SECTION V
## CRIME VICTIMS' COMPENSATION

The Crime Victims' Compensation Act created by the Montana Legislature became effective January 1, 1978. It was the intent of this legislation to provide a method of compensation and assisting innocent victims who suffered bodily injury or death as a result of a criminal act. The Act creates a fund which receives 18% of the fines assessed by the Montana Highway Patrol on all offenses involving a violation of the Montana traffic codes relating to the use or operation of motor vehicles.

Compensation benefits are awarded both for wage loss and medical services. The weekly wage loss benefit awarded is set at two-thirds of the wages received at the time of the occurrence subject to a maximum of $125 per week. The claimant must suffer a wage loss for one week before compensation is due, and then compensation is paid from the date wage loss began. Medical providers are reimbursed for reasonable services of a physician or surgeon, hospital care, and medicine. Additionally, funeral and burial expenses of the victim, not exceeding $1,100 are paid if all other collateral sources have not covered these costs. Awards are limited by collateral sources, which include, but are not limited to, benefits readily available to the victim from the offender, the United States government, social security, medicare or medicaid, workers' compensation, wage continuation programs, or proceeds of an insurance contract.

To be eligible for benefits the victim must file a claim within one year from the date of the criminally injurious conduct, may not be an offender or accomplice of the offender, and must notify law enforcement of the occurrence within 72 hours. The victim must also cooperate fully with all law enforcement agencies and prosecuting attorneys in the apprehension and prosecution of the offender. Benefits may be denied or proportionately reduced if the victim contributed to the infliction of the injury. Compensation payable to the victim and all of the victim's dependents in case of death is limited to an aggregate of $25,000. Awards of compensation benefits may also be made to victims who were employable but not employed at the time of the incident. Wage loss benefits in these cases are limited to $100 per week or an aggregate of $20,000.

### INCIDENT PROFILES

The victim, a male age 53, was in a bar talking to a female subject. The female subject's ex-husband came into the bar and had a conversation with her, then left. As the victim and the female subject were leaving, the offender re-entered the bar, carrying a pistol, and shot the victim and the female subject. The female later died. Benefits were awarded for medical expenses and wage loss compensation.

Award: Medical expenses-$14,369.36—Wage loss-$2,250.00
Total-$16,619.36

The victim, a male age 43, claimed he had gone to a local bar to leave a message for the owner, who was not there. He stated the offender came in and was making threats. The victim stated he had told the offender he could not fight since he was crippled and he tried to leave, but the offender had beaten him anyway. The victim made a claim for his medical expenses and wage loss compensation. Investigation through law enforcement and witnesses revealed that the victim had taken the first swing and had been making threats. Further investigation revealed that while this claim was being processed, the victim had obtained a gun, gone to his ex-wife's residence to assault her, engaged in a shoot-out with local law enforcement, and the victim had been shot. Benefits were denied as it appeared the victim had contributed 100% to his own injuries by making threats and initiating the physical contact.

Denied: 100% Contribution

The victim, a female age 28, had been separated from her husband for several months and had been living apart from him. Her husband came to get the children to keep them for the weekend. The husband returned about an hour later and wanted her to go outside with him. The victim told him she would not and he shot her, the bullet lodging near the heart. A friend in the apartment called the police and the ambulance and administered mouth-to-mouth resuscitation. The offender went down to the alley and shot himself.

Award: Medical expenses-$15,329.02—Wage loss-$535.98
Total-$15,865.00

The victim, a female age 76, was getting into her vehicle during the morning hours at a shopping center. A male subject pushed her inside her vehicle, got in himself, and tried to take the rings from her fingers and her car keys. Several men in the shopping center came to the victim's aid and held the offender until the police arrived. Medical expenses were awarded, which were offset by Medicare. Restitution from the offender was eventually made.

Award: Medical expenses-$69.56
Restitution from Offender: $67.56

The victim, a female age 46, was self-employed as an Avon representative. One evening as she was delivering Avon, she was shot in the leg by a juvenile with a BB gun. Benefits were awarded for medical expenses and one week wage loss.

Award: Medical expenses-$142.20—Wage loss-$79.65
Total-$221.85

## STATISTICAL ACTIVITY

| | F/Y 1982 | F/Y 1983 |
|---|---|---|
| Claim Information | | |
| Number of Claims Received | 190 | 203 |
| Source of Knowledge: | | |
| Attorney | 12 | 9 |
| Government Agency | 9 | 23 |
| Law Enforcement | 39 | 44 |
| Medical Profession | 70 | 65 |
| Relative or Friend | 4 | 7 |
| Victim | 42 | 42 |
| Other | 14 | 13 |
| | 190 | 203 |
| Claim Disposition | | |
| Denied Claims | 38 | 59 |
| Accepted Claims | 139 | 119 |
| Held Over | 13 | 25 |
| Type of Crime | | |
| Aggravated Assault | 76 | 63 |
| Arson | 0 | 1 |
| Assault | 50 | 76 |
| Attempted Homicide | 4 | 9 |
| Custodial Interference | 0 | 1 |
| Homicide | 18 | 13 |
| Incest | 0 | 3 |
| Rape | 16 | 14 |
| Resist Arrest | 0 | 1 |
| Sexual Assault | 2 | 4 |
| Strong Armed Robbery | 14 | 8 |
| Theft | 0 | 1 |
| Traffic | 6 | 1 |
| No Crime | 4 | 8 |
| TOTAL TYPE | 190 | 203 |

| | FY/ 1982 | F/Y 1983 |
|---|---|---|
| **Victim Profile** | | |
| Sex: | | |
| Male | 122 | 134 |
| Female | 68 | 69 |
| | 190 | 203 |
| Average Age: | | |
| Male | 29.1 | 27.7 |
| Female | 30.0 | 29.3 |
| Age Range: | | |
| Male | 5-67 | 1-72 |
| Female | 6-87 | 6-85 |
| Employment Status: | | |
| Employed | 103 | 101 |
| Unemployed | 58 | 70 |
| Student | 21 | 21 |
| Retired | 6 | 7 |
| Child | 2 | 4 |
| | 190 | 203 |
| Location of Crime | | |
| Bar/Bar Lot | 50 | 37 |
| Field/Countryside/Park | 5 | 13 |
| Highway | 0 | 12 |
| Offender's Home | 6 | 12 |
| Offender's Workplace | 1 | 0 |
| Other's Home | 25 | 15 |
| Public Business | 7 | 13 |
| Street/Alley/Lot | 50 | 43 |
| Victim's Home | 33 | 42 |
| Victim's Workplace | 10 | 3 |
| Victim's & Offender's Home | 0 | 10 |
| Other | 3 | 3 |
| | 190 | 203 |

## FINANCIAL ACTIVITY

| | F/Y 1982 | | F/Y 1983 | |
|---|---|---|---|---|
| | Amount | Percent | Amount | Percent |
| Revenue Sources: | | | | |
| Justice of Peace Fines | $ 52,364 | 12% | $ 0 | 0% |
| County Motor Vehicle Fines | 18,667 | 8 | 0 | 0 |
| City Motor Vehicle Fines | 44,875 | 11 | 335 | 0 |
| Highway Patrol Fines | 223,913 | 56 | 403,069 | 80 |
| Subrogations | 3,305 | 1 | 27,933 | 6 |
| Restitution Recoveries | 6,851 | 2 | 3,104 | 1 |
| Interest Earnings | 40,268 | 10 | 66,114 | 13 |
| Bad Debts Recovered | 8 | 0 | 0 | 0 |
| TOTAL REVENUE | $390,251 | 100% | $500,555 | 100% |
| Program Costs: | | | | |
| Benefits Paid | $287,606 | 87% | $357,731 | 83% |
| Administrative Expense | 41,641 | 13 | 73,529 | 17 |
| TOTAL COSTS | $329,247 | 100% | $431,260 | 100% |

## SECTION VI
## WORK INJURY REPORTS

The Division, through its Administrative Support Bureau, Statistical Unit, collects a variety of statistics concerning the nature and cause of industrial work injuries. Accident data is coded from reports submitted by employers and employees, using the standardized coding system adopted by the Bureau of Labor Statistics. The following tables and graphs present this information on an annual basis. As of September 20, 1983, 29,717 accidents have been reported to the Division as occurring during the fiscal year ended June 30, 1983. These tables show the number of reported accidents, the cause of accidents by major industry, type of disability, nature of injury, part of body affected, accident type, source of injury, age and sex. The first table shows the total injuries reported over the past ten years. The following pages give a detailed analysis of the totals for the current fiscal year. The last page in this section shows a summary of the data collected and compiled by the Statistical Unit as a cooperating state agency under a federal grant with the Bureau of Labor Statistics. Additional information from past years can be compiled as needed on a request basis, should employers have a need for such information.

A review of the tables presented in this section in relation to individual firms' accident experience can be of value in developing appropriate safety programs or improving existing programs. Currently, the Division participates with the U.S. Department of Labor in a safety consultation program. Division personnel perform on-site consultation inspections to assist employers in understanding or controlling these hazards successfully. Upon request, safety personnel perform these inspections at no charge to the employer.

## DEGREE INJURIES AFFECTED THE EMPLOYEE'S ABILITY TO RETURN TO THE NEXT SCHEDULED WORK SHIFT

With the implementation of the Division's Management Information System in 1976, a new coding format was instituted to better identify the effect an injury has on an employee's work attendance. Prior to fiscal year 1977, the accident was coded either as disabling, which meant the injured party was unable to return to the next scheduled work shift, or nondisabling, which meant that no work time was lost beyond the day of the accident. All accident information coded was from the initial report with no further adjustment effort.

The new reporting format allows the Division more flexibility in identifying lost time injuries. "Lost Time Injuries" refers to those cases where the employee had a medical cost associated with the accident and failed to report to the next scheduled work shift. "No Lost Time Injuries" refers to cases where there was a medical cost involved but the employee attended the next work shift. The minor injuries column refers to cases where a minimal medical cost was initially reported and the employee lost no work time, and therefore considered a minor injury under the OSHA standards. Cases where a firm determination could not be made as to medical cost or lost time were classified as "Unknown." The reader should be cautioned against attempts to make valid comparisons between the two reporting formats.

| Year | Total Injuries | Disabling | Percent of Total | Nondisabling | Percent of Total | Undetermined | Percent of Total |
|---|---|---|---|---|---|---|---|
| 1971-72 | 22,439 | 6,180 | 27.5 | 15,005 | 66.9 | 1,254 | 5.6 |
| 1972-73 | 23,821 | 6,927 | 29.1 | 15,938 | 66.9 | 956 | 4.0 |
| 1973-74 | 27,097 | 8,394 | 31.0 | 17,733 | 65.4 | 970 | 3.6 |
| 1974-75 | 27,120 | 7,875 | 29.0 | 18,312 | 67.5 | 933 | 3.5 |
| 1975-76 | 29,415 | 8,589 | 29.2 | 19,591 | 66.6 | 1,235 | 4.2 |

| Year | Total Injuries | Lost Time Injuries | No Lost Time Injuries | Minor Injuries Not Recordable by OSHA Standards | Fatalities | Unknown |
|---|---|---|---|---|---|---|
| 1976-77 | 31,734 | 9,760 | 2,263 | 15,271 | 46 | 4,394 |
| 1977-78 | 32,060 | 9,668 | 2,172 | 16,965 | 50 | 3,205 |
| 1978-79 | 34,295 | 10,185 | 2,016 | 17,923 | 38 | 4,133 |
| 1979-80 | 34,736 | 10,306 | 2,297 | 18,258 | 37 | 3,838 |
| 1980-81 | 33,888 | 10,127 | 2,155 | 18,453 | 45 | 3,108 |
| 1981-82 | 31,953 | 8,903 | 1,253 | 18,099 | 44 | 3,654 |
| 1982-83 | 29,717 | 8,709 | 3,507 | 12,646 | 45 | 4,810 |

## CAUSE OF FATALITIES WITHIN MAJOR INDUSTRY

The table below provides an overview of work fatalities in Montana by compensation plan during fiscal year 1983. Montana industries reported 45 work related fatalities this year, compared with 44 last year.

| INDUSTRY | PLAN I | PLAN II | PLAN III | TOTAL |
|---|---|---|---|---|
| AGRICULTURE | | | | |
| Airplane Crash | 0 | 0 | 1 | 1 |
| Caught in Baler | 0 | 0 | 1 | 1 |
| Drowning | 0 | 0 | 1 | 1 |
| Loader Rollover | 0 | 0 | 1 | 1 |
| Motorcycle Accident | 0 | 0 | 1 | 1 |
| Train/Vehicle Accident | 0 | 0 | 1 | 1 |
| Vehicle Accident | 0 | 1 | 1 | 2 |
| CONSTRUCTION | | | | |
| Airplane Crash | 0 | 1 | 0 | 1 |
| Ditch Cave-in | 0 | 1 | 1 | 2 |
| Fall from Pole | 0 | 0 | 1 | 1 |
| Struck by Vehicle | 0 | 2 | 0 | 2 |
| Vehicle Accident | 0 | 0 | 1 | 1 |
| MANUFACTURING | | | | |
| Burned | 0 | 1 | 0 | 1 |
| Helicopter Crash | 0 | 0 | 1 | 1 |
| Rolled Semi | 0 | 0 | 1 | 1 |
| Struck by Falling Tree | 0 | 1 | 1 | 2 |
| Truck Accident | 0 | 1 | 0 | 1 |
| MINING | | | | |
| Fall from Derrick | 0 | 0 | 1 | 1 |
| Inhalation of Natural Gas | 0 | 0 | 1 | 1 |
| PUBLIC ADMINISTRATION | | | | |
| Aircraft Struck Powerline | 0 | 0 | 1 | 1 |
| Heart Attack | 0 | 1 | 0 | 1 |
| Struck by Falling Timber | 0 | 0 | 1 | 1 |
| Vehicle Accident | 0 | 0 | 1 | 1 |
| SERVICES | | | | |
| Airplane Crash | 0 | 0 | 1 | 1 |
| Fall from Structure | 0 | 0 | 1 | 1 |
| Heart Attack | 0 | 0 | 1 | 1 |
| Skiing Avalanche | 0 | 0 | 1 | 1 |
| TRADE | | | | |
| Gunshot Wound | 0 | 1 | 0 | 1 |
| Train/Vehicle Accident | 0 | 1 | 0 | 1 |
| Vehicle Accident | 0 | 1 | 5 | 6 |
| TRANSPORTATION | | | | |
| Cardiac Arrest | 1 | 0 | 0 | 1 |
| Electrocution | 1 | 0 | 0 | 1 |
| Struck by Falling Bricks | 0 | 0 | 1 | 1 |
| Struck by Vehicle | 0 | 0 | 1 | 1 |
| Vehicle Accident | 0 | 0 | 2 | 2 |
| TOTALS | 2 | 12 | 31 | 45 |

## NATURE AND OCCURRENCE OF WORK INJURIES IN MONTANA

The following narratives and tables reflect data on the nature and occurrence of work injuries as reported to and compiled by the Division. The Division classifies and codes reported accidents in accordance with uniform federal guidelines. As of September 20, 1983, employers and insurance companies reported a total of 29,717 industrial accidents occurring in the fiscal year ended June 30, 1983.

### Nature of Injury

The nature of injury identifies the injury in terms of its principal characteristics.

| Description | Number | Percent |
|---|---|---|
| Burns | 1,367 | 4.6 |
| Open wounds | 9,284 | 31.2 |
| Strains | 10,899 | 36.7 |
| Fractures | 2,147 | 7.2 |
| Diseases | 175 | .6 |
| Bruises | 3,537 | 11.9 |
| Multiple | 376 | 1.3 |
| Other | 384 | 1.3 |
| Not classified | 1,548 | 5.2 |
| TOTAL | 29,717 | 100.0 |

### Part of Body

The part of body identifies the part of the injured person's body directly affected by injury.

| Description | Number | Percent |
|---|---|---|
| Head, face and neck | 1,659 | 5.6 |
| Eyes | 3,153 | 10.6 |
| Body systems | 485 | 1.6 |
| Trunk | 2,697 | 9.1 |
| Back and spine | 6,439 | 21.7 |
| Arms and wrists | 2,457 | 8.3 |
| Hands and fingers | 6,587 | 22.2 |
| Upper extremities | 194 | .7 |
| Legs and ankles | 3,480 | 11.7 |
| Feet and toes | 1,435 | 4.8 |
| Lower extremities | 41 | .1 |
| Body multiple | 849 | 2.8 |
| Not classified | 241 | .8 |
| TOTAL | 29,717 | 100.0 |

## Accident Type

The accident type identifies the event which directly resulted in the injury.

| Description | Number | Percent |
|---|---|---|
| Struck by object | 11,011 | 37.0 |
| Caught in, on, or between | 1,375 | 4.6 |
| Slips and falls | 3,587 | 12.1 |
| Motor vehicle | 503 | 1.7 |
| Strain or overexertion | 8,040 | 27.1 |
| Temperature extremes | 738 | 2.5 |
| Electrical current | 55 | .2 |
| Inhalation | 923 | 3.1 |
| Rubbed or abraded | 2,182 | 7.3 |
| Combinations | 300 | 1.0 |
| Not classified | 1,003 | 3.4 |
| TOTAL | 29,717 | 100.00 |

## Source of Injury

The source of injury identifies the object, substance, exposure, or bodily motions which directly produced or inflicted the injury.

| Description | Number | Percent |
|---|---|---|
| Animals | 1,549 | 5.2 |
| Atmosphere | 66 | .2 |
| Body motion | 2,655 | 8.9 |
| Boilers | 129 | .4 |
| Boxes and barrels | 2,212 | 7.4 |
| Buildings | 711 | 2.4 |
| Chemicals | 878 | 3.0 |
| Conveyors | 139 | .5 |
| Dirt masses | 240 | .8 |
| Electrical apparatus | 293 | 1.0 |
| Flame and smoke | 342 | 1.2 |
| Food | 347 | 1.2 |
| Furniture | 736 | 2.5 |
| Glass | 585 | 2.0 |
| Hand tools | 3,019 | 10.2 |
| Hoisting apparatus | 333 | 1.1 |
| Ladders | 96 | .3 |
| Machines | 1,056 | 3.6 |
| Mechanical transmission | 335 | 1.1 |
| Metal items | 4,303 | 14.5 |
| Particles | 990 | 3.3 |
| Textile | 240 | .8 |
| Trees | 1,890 | 6.4 |
| Vehicles | 2,122 | 7.1 |
| Working surfaces | 3,196 | 10.8 |
| Miscellaneous | 178 | .5 |
| Not classified | 1,077 | 3.6 |
| TOTAL | 29,717 | 100.0 |

### Industry Group

These are the standard industrial classifications and provide an overview of experience by industry.

| Description | Number | Percent | Employment (thousands)* |
|---|---|---|---|
| Agriculture | 2,303 | 7.7 | 29.9 |
| Mining | 1,328 | 4.5 | 9.6 |
| Construction | 4,333 | 14.6 | 12.3 |
| Manufacturing | 5,043 | 17.1 | 20.1 |
| Transportation & public utilities | 1,737 | 5.8 | 21.8 |
| Wholesale Trade | 2,073 | 7.0 | 17.2 |
| Retail Trade | 4,796 | 16.1 | 55.2 |
| Finance, insurance, real estate | 277 | .9 | 12.8 |
| Services | 5,868 | 19.8 | 55.8 |
| Public administration | 1,768 | 5.9 | 67.1 |
| Not classified | 191 | .6 | |
| TOTAL | 29,717 | 100.0 | |

*Montana Employment and Labor Force 2nd quarter 1983, 1982 annual average.

### Work Injuries by Age and Sex

This table compares the work injuries for fiscal year 1983 by age group and sex. The median age of both injured male and female workers was in the 30-34 year age group.

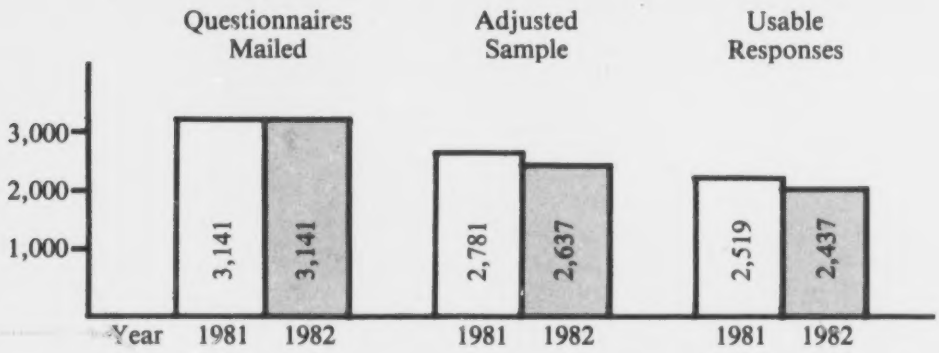
| Age Group | Male | Female | Both |
|---|---|---|---|
| Below 15 | 16 | 6 | 22 |
| 15-19 | 1,527 | 514 | 2,041 |
| 20-24 | 4,708 | 1,163 | 5,871 |
| 25-29 | 4,584 | 1,027 | 5,611 |
| 30-34 | 3,490 | 859 | 4,349 |
| 35-39 | 2,387 | 676 | 3,063 |
| 40-44 | 1,777 | 518 | 2,295 |
| 45-49 | 1,339 | 461 | 1,800 |
| 50-54 | 1,031 | 403 | 1,434 |
| 55-59 | 918 | 330 | 1,248 |
| 60-64 | 514 | 178 | 692 |
| 65-69 | 104 | 33 | 137 |
| 70-74 | 37 | 24 | 61 |
| Over 75 | 18 | 6 | 24 |
| Not classified | 883 | 186 | 1,069 |
| TOTAL | 23,333 | 6,384 | 29,717 |

## OCCUPATIONAL SAFETY AND HEALTH ACT SURVEY

The annual Occupational Safety and Health Survey is conducted by the Statistics Section of the Division in cooperation with the Bureau of Labor Statistics of the U.S. Department of Labor. Reported data are based on employer maintained records. The results of the survey are used in measuring and evaluating the effectiveness of the Occupational Safety and Health Act in reducing work-related injuries and illnesses. Survey results are also used as a tool to direct education and inspection activity to industries which have the greatest need for safety improvement programs.

The survey, conducted on a calendar year basis, includes employers of all private industries except self-employed individuals and agricultural firms employing ten or less employees. Federal, state and local government is not included. The data for certain mining activities, railroads, and federal reserve banks was supplied directly by the Bureau of Labor Statistics.

Questionnaires were mailed to 3,141 employers for the 1982 survey and approximately 700 questionnaires are found to be unusable. The overall usable response rate for 1982 was 92.4 percent. The response rate for 1981 was 90.6 percent. The table below compares other mailing statistics with those of 1981.




1981 and 1982 INJURY AND ILLNESS INCIDENCE RATES

| Industry | Total Cases | | Lost Workday Cases | | Lost Workdays | | No Lost Workday Cases | |
|---|---|---|---|---|---|---|---|---|
| | 1981 | 1982 | 1981 | 1982 | 1981 | 1982 | 1981 | 1982 |
| All Industries* | 8.2 | 8.8 | 3.5 | 3.9 | 60.5 | 83.3 | 4.6 | 4.9 |
| Agriculture, Forestry and Fishing** | 12.1 | 13.1 | 3.7 | 5.0 | 60.3 | 132.3 | 8.3 | 8.1 |
| Mining | 11.6 | 10.8 | 5.4 | 5.5 | 124.1 | 137.4 | 6.2 | 5.5 |
| Construction | 15.2 | 16.8 | 5.7 | 7.4 | 131.6 | 167.8 | 9.4 | 9.3 |
| Manufacturing | 16.3 | 17.1 | 8.3 | 9.1 | 160.9 | 197.4 | 8.0 | 8.0 |
| Transportation, Communications, Electric, Gas & Sanitary Services | 7.0 | 7.9 | 3.8 | 4.0 | 62.6 | 86.5 | 3.1 | 3.9 |
| Wholesale and Retail Trade | 16.8 | 7.9 | 2.5 | 3.0 | 38.0 | 68.7 | 4.7 | 4.9 |
| Wholesale Trade | 9.8 | 8.6 | 3.9 | 3.2 | 51.1 | 81.6 | 5.5 | 5.4 |
| Retail Trade | 6.3 | 7.7 | 2.0 | 2.9 | 32.4 | 63.9 | 4.4 | 4.8 |
| Finance, Insurance, and Real Estate | 0.8 | 1.1 | 0.2 | 0.3 | 1.1 | 5.9 | 0.6 | 0.8 |
| Services | 5.2 | 5.9 | 2.0 | 2.1 | 25.0 | 36.4 | 3.1 | 3.7 |

*Private sector
**Does not include agriculture with ten or less employees

Incidence rates were calculated as follows: N/EH × 200,000 where
N = number of injuries and illnesses or lost workdays
EH = total hours worked by all employees during the calendar year
200,000 = base for 100 full-time equivalent workers (50 weeks × 40 hours)

450 copies of this public document were published at an estimated cost of $2.49 per copy, for a total cost of $1,121.05 which includes $1,071.05 for printing and $50.00 for distribution.